

Amanda Hilbert.

COMMON SCHOOL COURSE.

8

Miscellaneous Business Forms.

8

Spencerian  
SYSTEM OF  
Cursive Handwriting

R.C.SPENCER  
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F.R.Spencer

P.R.SPENCER JR  
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American Book Company

NEW YORK CINCINNATI CHICAGO

BUSINESS SERIES.

- Book 8. Miscellaneous Business Forms.
- Book 9. Single Entry Bookkeeping.
- Book 10. Connected Business Forms.
- Book 11. Double Entry Bookkeeping.

REVISED  
EDITION

STANDARD LETTERS.

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z &  
a b c d e f g h i j k l m n o p q r s t u v w x y z  
— 1 2 3 4 5 6 7 8 9 0 \$ —

OPTIONAL LETTERS.

A A A A — B B B B — C C C C  
D D D D D — E E E E — F F F F F  
G G G G — H H H H — I I I I — J J J J — K K K K  
L L L L — M M M M — N M M M — O M M M  
P P P P — Q P P P — R P P P — S P P P — T P P P  
U P P P — V P P P — W P P P — X P P P — Y P P P  
Z P P P — & P P P — ! P P P  
FINAL FORMS

e k K p q r s — f d f g K r s t y z  
2 2 2 - 3 3 3 - 4 4 - 5 5 - 6 6 - 7 7 - 8 8 - 9 9 - \$

## COPY BOOK NUMBER EIGHT.

This is a Common School writing book of **Business Forms**, giving in its various lessons such business papers as every man has occasion to use with more or less frequency. These papers consist of Bills; Receipts; Notes—negotiable and non-negotiable—on time, on demand, with and without interest; Drafts; Checks, showing various ways of indorsing, etc. There are also given forms for the beginning and ending of official, business, and social letters, and letters in full and of the proper size and shape, for inclosure in the various sizes of Government envelopes. These envelopes are then actually presented for superscription by the pupil. In every case the script models are given in full before the eyes of the pupil, and not in the letter-press on the cover.

The advance from the two-line copies of No. 7 to **business forms occupying four or more lines**, and interspersed with many Capitals and Numerals, would be too hard and abrupt were it not in some degree modified by copies of about the same length, containing but few capitals. Copies 1, 2, 3, cover this **intermediate ground**, and it will be well for the pupils to memorize them. Not only should they be taught correct Business Forms, but there should be inculcated and impressed upon their minds such a code of business morals as will tend to keep them through life strictly within the line of duty. With this idea in mind these selections from standard authors are given.

The same may be said of the copy on page 24. This belongs to the group on the first three pages, and what is said about those copies will apply to this. Coming at the end of the book, it will be a good test of the pupil's improvement, and, after being written, it should be compared with pages 1, 2, 3.

In writing the **BUSINESS PAPERS** which follow, it is hoped that pupils will familiarize themselves with the location of every part, and the peculiar language employed in each.

### RECEIPTS.

A receipt is a written acknowledgment of the taking of goods or money, and is the simplest of all business papers, requiring little intelligence to make a valid paper.

"John Smith has paid me ten dollars, which is all he owes me," with date and signature, is just as valid a receipt as "Received of John Smith ten dollars in full of all demands," with date and signature, although the latter would be the usual business form.

A receipt may be in full, or it may be in part payment. It may be for goods in store, valuables entrusted for safe keeping, or valuable papers loaned temporarily for a specific purpose; but for whatever the receipt is given, it should be distinctly stated in the receipt itself.

When it is a receipt for money, the amount is usually written in the body of the receipt, and also put in figures either in the lower or the upper left corner. After studying and copying the model on page 4, write out fictitious receipts for each item mentioned above.

In receipts and other business papers, when the figures do not agree with the amount as written, the latter is considered the correct amount.

### BILLS AND INVOICES.

A bill is an account of goods sold and delivered, services rendered, or work done.

An invoice (Fr. *envoie*, things sent), is a written account of merchandise sent to a purchaser with the value or prices, and charges annexed.

As a rule an invoice covers goods purchased and shipped on one day or date. A bill frequently includes items of purchases extending over a considerable period. The date at the head of a bill shows the time when it was made out. The date of each item is placed opposite it in the date column. In invoices and in bills of purchases all made at one date, this column is generally used for the numbers or quantities of the several items.

Paid or Received Payment, with name and date, should be written at the bottom when the bill is paid.

### NOTES.

A promissory note is a written or printed paper, acknowledging a debt and promising payment. If signed by one person it is called an individual note. If signed by two or more persons, who jointly and severally promise to pay, it is called a joint and several note.

Non-negotiable notes are those that are payable to a particular person named in the note, and to no one else.

Negotiable notes are those that are payable to a person, or to his order, by indorsing, or writing his name on the back. (See CHECKS). Such a note may be transferred from one person to another. It may at any time be made non-negotiable by indorsing it "Pay to — only."

Notes are usually payable a given time from date. A common form is on demand, which means that they are to be paid when the holder of the note wants the money.

Notes may be with interest or without. When with interest it should be specified, "with interest." Sometimes the interest is added to the principal and included in the amount of the note without the word interest being expressed. Thus, \$100 for three months, at 6 per cent, is in effect \$101.50 payable three months from date.

A note should always contain the words "value received," either at the beginning or end. Study models on pages 8, 9, and 10.

Write out notes of the various kinds mentioned above, supplying names, dates, amount, and time.

### DRAFTS.

A draft is an order on a person, firm, or bank, to pay the party named in the draft a specified amount of money. Drafts, according to their construction, are called **Sight Drafts or Time Drafts**.

A **Sight Draft** is to be paid when presented, but in some States three-days' grace is allowed.

**Time Drafts** are of two kinds—one payable a certain number of days after date, the other a certain time after presentation. Page 11 gives an example of the latter.

**ACCEPTING A DRAFT.**—When a time draft is presented the party who is to pay it writes across the face his name and the date. In effect, he thus gives his note to be paid at maturity.

### CHECKS.

A check is an order for money, drawn on a bank or banker, and is payable at sight.

On pages 12 and 13 models are given which differ only in two particulars. The one on the **First National Bank** has the number and amount at the left end of the check. The other form of check has the number and amount at the right end, the number following the date, and the amount in figures following the name of the party in whose favor it is drawn.

The advantage of the latter form is that in running over a large number of checks, it is easier to note the amount and number of each when placed on the right end.

Checks are usually written to the order of —, but sometimes to — or order.

**INDORSING A CHECK.**—To indorse a check, the party to whom it is payable turns the check face down with the left end from him, and (1) writes his name across one or two inches from the upper end.

(2) If it is to be given to a person to collect or indorse, he writes pay to the order of —, and signs his name.

(3) If it is given to a party, to be paid only to that party, he indorses it by writing above his signature pay to — only.

When deposited by messenger checks are usually indorsed for deposit only in — Bank, followed by the name of the indorser. This is a protection if lost or stolen on the way.

If the person indorsing a note or check wishes to be relieved from further responsibility he writes after his name without recourse.

A certified check is one having a memorandum on its face made by a bank officer, showing that the maker has a deposit covering the check, and that the check is charged against that deposit.

### DAYS OF GRACE.

When a note is given or a time draft accepted the time of payment is distinctly stated. In most States, custom allows three additional days (unless the last day is a Sunday or a holiday, in which case only two are allowed) in which to pay the amount of the note. These days are called days of grace. This rule does not apply to demand notes, and, except in a few States, not to sight drafts.

## USE OF CAPITAL LETTERS.

**Receipts, Notes, Checks, and Drafts** are usually printed in blank, and names, dates, and amounts written in. Out of this has arisen a variety of methods which, if not strictly in accordance with grammatical rules, have the sanction of custom, and custom is a law unto itself. Strictly speaking, the amount should be written in small letters, thus, "nine hundred fifty-six 50/100 dollars"; but it has been proved by experience that the alteration or "raising" of checks is much more difficult when the words are written with frequent capital initials, and so grammar is sacrificed to commercial safety, and the amount is usually written, "Nine Hundred Fifty-six 50/100 Dollars." For the same reason as few words as possible should be used, and "Thirty-six Hundred Dollars" is generally preferred to "Three Thousand Six Hundred Dollars," as affording less room for fraud.

In regard to the fraction of dollars, the 100, if printed in blanks, is close to the word "Dollars," and a dash is drawn between that and the rest of the amount; but when written in, it comes directly after the amount, and a dash is made between it and the word "Dollars," thus, "Nine Hundred Fifty-six and 50/100—Dollars." If there are no fractions of a dollar it is often written, "Nine Hundred Fifty-six no/100—Dollars."

## LETTER WRITING.

Only a few brief hints can be given in the limited space at our disposal. Much may be learned by careful study of the models in this book, on pages 14, 16, 18, and 20.

Every complete letter is made up of the following parts:

1. Where written.	6. Body of the letter.
2. When written.	7. Complimentary closing.
3. To whom written.	8. Name of writer.
4. (Official position or residence.)	9. Residence or address, when not same as (1) Where written.
5. Complimentary salutation.	

(1) **Where written** is usually on same line as (2) **When written**, or date. (1) Where written, if at the address of the writer, the address (3) at the close of the letter need not be given. (4) The official position of persons, or their residence, is sometimes given, but this form is not usual in ordinary social or business letters. (5) Complimentary salutation and (7) complimentary closing should be of the same tenor, not one formal and the other familiar.

(6) **BODY OF THE LETTER.**—The following things to be observed and things to be avoided in the body of a letter, together with some general suggestions, we have copied, by permission of the publishers, from Townsend's "Analysis of Letter Writing":

### THINGS TO BE OBSERVED.

1. Capital letters.	6. Brevity.
2. Punctuation.	7. Style.
3. Arrangement of items.	8. Short sentences.
4. Spelling.	9. Abbreviations.
5. Grammatical accuracy.	

Mr. Townsend gives the following very comprehensive rule for the use of Capital letters in ordinary writing:

Capitalize the first letter of

1. Paragraphs.	7. Proper adjectives.	
2. Sentences.	8. Heaven.	
3. Every line of poetry.	9. Titles applied to the Supreme Being.	
4. Names	10. Direct quotations.	
{ 1. Of persons. { 2. Of places. { 3. Geographical.	11. Nouns { 12. Verbs { 13. Adjectives } In titles of books.	
5. Initials of	14. Titles of essays, names of { 1. Names of persons. { 2. Names of places. { 3. Literary titles. { 4. Abbreviations.	15. Pronoun I and Interjection O! { 16. Months and days of the week.
6. Titles.		

## THINGS TO BE AVOIDED.

### In the Execution.

1. Interlineations	{ 1. Of words. 2. Of letters.
2. Blots and erasures.	
3. Flourishes and cross lines.	
4. Underlinings.	
5. Postscripts.	
6. The character &.	
7. Figures for words.	
8. Pencil writing.	

The following suggestions, mainly from the same source, should be carefully studied and remembered:

1.

All business letters should be carefully kept until at least the matters to which they relate are completely closed, and there can be no further use for them.

2.

A copy of all letters of importance should be kept by the writer, especially of such as require an answer.

3.

As soon as a letter has been received it should be filed or neatly and evenly folded, its date, name of the author, and the main subject to which it relates, noted on it, and, when answered, the date of the answer should also be given. Thus,

Jones, Smith & Co.  
Recd. August 10/90.  
Draft, \$1,762.  
Answered August 11/90.

4.

Never answer an anonymous or impertinent letter, and never write one.

5.

Never send a letter exclusively on your own business, and requiring an answer, without enclosing a stamp.

6.

Never fold your letter until you have carefully reviewed it for the correction of errors.

7.

Answer promptly all letters that require an answer, unless you foresee the delay of a day or two may be of advantage, on account of events that may possibly transpire relating to the subject-matter of them.

8.

Always read a letter before folding your answer, to see that every item requiring it has been replied to.

## PAPER AND ENVELOPES.

Letters are usually written on what is known as note paper instead of letter size, as formerly.

Note paper differs in size from 4 1/4 to 5 3/4 inches wide, and from 6 1/2 to 9 inches long. The larger sizes are called Commercial note. Letter size is about 8 by 10 inches. The small note paper is used for social and wedding invitations; the medium sizes for social correspondence, and the larger for business purposes. For the small size, envelopes are made to enclose the sheet when folded once, exclusive of the original fold at the left. Commercial note folds twice, and the envelope is longer and narrower than that used for the smaller paper. Letter paper folds once parallel with the writing, and twice at right angles with it.

Never fold note paper more than twice.

Never use an envelope shorter than the width of the paper.

In addressing an ordinary letter envelope the line upon which the name is supposed to be written should be about equally distant from the top and bottom of the envelope, and each line below should commence further to the right than the one preceding. An oblique straight line should touch the first letter at the left of each line. In addressing a letter to a city put street and number on second line, name of city on the third, abbreviation or initials of State on the fourth. Where the town is obscure add the name of the county.

Always place the stamp right side up on the upper right corner. Never indulge in any such vagary as using the stamp for a seal.

## Business Virtues.

Attention, application, method, accuracy, punctuality and dispatch are the principal qualities required for the efficient conduct of business.

Samuel Smiles.

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Samuel Smiles

## Integrity.

Young man, base all your actions on a principle of right, preserve your integrity of character, and in doing this never reckon the cost.

Amos Lawrence.

## Integrity.

Young man, base all your actions on a principle of right, preserve your integrity of character, and in doing this never reckon the cost.

Amos Lawrence.

## Integrity.

Young man, base all your actions on a principle of right, preserve your integrity of character, and in doing this never reckon the cost.

Amos Lawrence.

### Industry.

It is the philosopher's stone that turns all metals, and even stones, into gold. It conquers all enemies and makes fortune itself pay tribute.

Clarendon.

### Industry.

It is the philosopher's stone that turns all metals, and even stones into gold, It conquers all enemies and makes fortune itself pay tribute.

Clarendon.

### Industry

It is the philosopher's stone that turned all metals, and even stone into gold. It conquers all enemies and makes fortune itself pay tribute

Clarendon.

Receipt, — for Rent.

Omaha, Neb, Dec 13, 1890.

RECEIVED OF

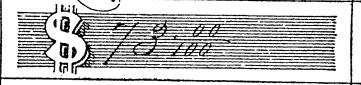
Elmer S Elwood

Seventy-three

Dollars,

House rent for current month.

Chas Clinton



Omaha, Neb, Dec 13 1890.

RECEIVED OF

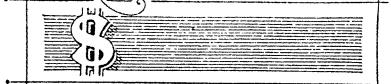
Seventy three

House rent

Dollars,

House rent for current month

Chas Clinton



Omaha, Neb Dec 13 1890.

RECEIVED OF

Elmer S Elwood

Seventy - three

Dollars,

House rent for current month

Chas Clinton



Receipt, for Money in full of Account.

\$670<sup>50</sup>

Atlanta, Ga. Nov. 1. 1890.

Received of George Newcome Six  
Hundred Seventy 50/100 Dollars in full  
of all demands to date.

A. G. Holmes.

\$670<sup>50</sup>

Atlanta. Ga. Nov 1. 1890

Received of George Newcome Six  
Hundred Seventy 50/100 Dollars in full  
of all demands to date.

A. G. Holmes.

Atlanta Ga Nov 1. 1890

\$670<sup>50</sup> Received of George Newcome Six  
Hundred Seventy 50/100 Dollars in full  
of all demands to date

A. G. Holmes

### Bill of Goods.

Cleveland, O. Sept 4, 1890.

Edwin J. Spain.

Bought of Evans & Loomis.

		4 prs. Ladies' Gaiters.	\$6.	24		
		2 " Mens Shoes.	5.	10		
		3 " Misses' Gaiters.	2.50	7 50		
		2 doz. Shoe Laces.	.60	1 20	42	70

Cleveland. O Sept 4. 1890

Edwin J Spain

Bought of Evans Sloonis.

4	prs. Sadies Gaiters	.86	24
2	Mens Shoes.	.50	10
3	" Misses' Gaiters	.25	7 50
2	doz Shoes Saces	.60	1 20 42 70

Bill received.

Dubuque, Dec. 26, 1892.

Sason O. Numan,

Bought of A. W. Smith.

20	bbls. Baldwins.	\$2.50	50			
15	" Greenings.	3.	45	95		
	Recd. Payment, A. W. Smith.					

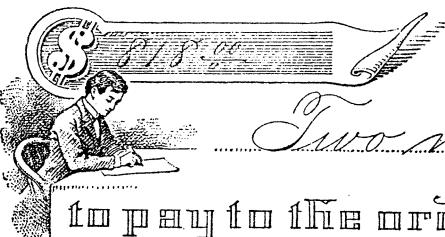
Dubuque Dec 26. 1892

Sason O. Numan.

Bought of A. W. Smith.

20	bbls. Baldwins.	\$2.50	50			
15	" Greenings.	3.	45	95		
	Recd Payment. A. W. Smith.					

Negotiable Note, Payable in Bank.



Quincy Ill Nov 1, 1891

Two months after date I promise  
to pay to the order of Homer Kenyon

Eight Hundred Eighteen <sup>00</sup> Dollars.

at Quincy National Bank,

Value received.

No. 240 Due Jan 14 1892

W V Upshaw



Quincy Ill Nov 1. 1891

Two months after date I promise  
to pay to the order of Homer Kenyon

Eight Hundred Eighteen <sup>00</sup> Dollars.

at Quincy National Bank

Value received.

No. 240 Due Jan 14 1892 W V Upshaw



Quincy Ill Nov 1, 1891

Two months after date I promise  
to pay to the order of Homer Kenyon

Eight Hundred Eighteen <sup>00</sup> Dollars.

at Quincy National Bank

Value received.

No. 240 Due Jan 14 1892 W V Upshaw

Negotiable Note.

\$400<sup>00</sup>

Newark, N.J. Apr. 14, 1890.

Three months after date I promise to pay H. Ingram, or order, Four Hundred Dollars, value received.

F. J. Turner.

\$400<sup>00</sup>

Newark, N.J. Apr. 14. 1890

Three months after date I promise to pay H. Ingram, or order, Four Hundred Dollars, value received.

F. J. Turner.

\$40<sup>00</sup>

Newark, N.J. Apr. 14. 1890

Three months after date I promise to pay H. Ingram, or order, Four Hundred Dollars, value received.

F. J. Turner.

Non-negotiable Demand Note.

\$16<sup>00</sup>

Janesville, O. Dec. 14, 1889.

On demand, I promise to pay  
to James A. Quinlan Sixteen Dollars,  
with interest, value received.

W. J. Varnum.

\$16<sup>00</sup>

Janesville, O. Dec. 14, 1889

On demand, I promise to pay  
to James A. Quinlan Sixteen Dollars.  
with interest value received

W. J. Varnum.

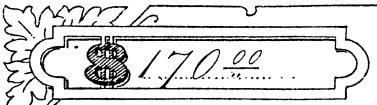
\$16<sup>00</sup>

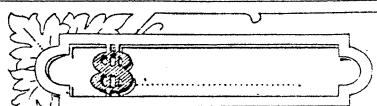
Janesville, O. Dec 14, 1889

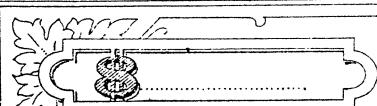
On demand, I promise to pay  
to James A. Quinlan Sixteen Dollars.  
with interest, value received.

W. J. Varnum.

Draft, at Ten days Sight.

 170.00	Concord, N.H. Jan. 8. 18. 89.
At ten days sight — Pay to the order of Fisher Livingston & Co — — One Hundred Seventy $\frac{00}{100}$ Dollars. Value received, and charge the same to account of To Frank B. Heald, } Brooks Barrett No. 471 Greenville, N.H. }	

 170.00	Concord, N.H. Jan. 8. 18. 89.
At ten days sight — Pay to the order of Fisher Livingston & Co — — One Hundred Seventy $\frac{00}{100}$ Dollars. Value received, and charge the same to account of To Frank B. Heald, } Brooks Barrett No. 471 Greenville, N.H. }	

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Backs of Bank Checks,  
SHOWING VARIOUS WAYS OF MAKING INDORSEMENTS.

2

[ Full Indorsement.]

1

[ Blank Indorsement.]

[ Restricted Indorsement.]

Pay to order of  
W. Know.  
A. C. Wade.

A. C. Wade.

Pay to  
W. Know only  
A. C. Wade.

OLD FORM

[ Face of Bank Check.]

No. 921.

Boston, April 22. 1890.

**First National Bank,**

Pay to Harper & Kenton, or order,  
Four Hundred six  $\frac{50}{100}$  Dollars.

\$ 406.50

J. H. Tracey

NOTICE THAT, IN THE NEW FORM OF CHECK, THE SPACES FOR NUMBER AND DOLLARS.  
(IN FIGURES) ARE ON THE RIGHT, WHILE IN THE OLD FORM THEY ARE ON THE LEFT.

NEW FORM

[ Face of Bank Check.]

New York, June 14. 1889.

No. 951.

**Empire State Bank**

Pay to the order of A. C. Wade \$ 1400.00  
Fourteen Hundred Dollars.

Jas. R. Goodwin.

Backs of Bank Checks,  
TO BE INDORSED LIKE THOSE ON PAGE OPPOSITE.

3

2

1

3

Pay to order of  
W. Knox  
A. C. Wade

A. C. Wade

Pay to  
W. Knox only  
A. C. Wade

OLD FORM

[ Face of Bank Check.]

No. 921.

Boston, April 22, 1890.

**First National Bank,**

Pay to Harper Renton, or order,  
Four Hundred Six <sup>50</sup> Dollars.

\$ 406.50

J. A. Francis

FILL OUT THE FACE OF THESE CHECKS FIRST, LIKE THOSE OPPOSITE.  
THEN WRITE THE INDOSEMENTS IN THE BLANKS AT TOP OF PAGE.

NEW FORM

[ Face of Bank Check.]

New York, June 11, 1889.

No. 931

**Empire State Bank**

Pay to the order of A. C. Wade \$ 1400.00

Fourteen Hundred \_\_\_\_\_ Dollars.

Jas. R. Goodwin

## Business Letters.

Model for Beginning - No.1.

Trenton, N.J., Nov. 1, 1892.

Mr. F. D. Fulton,  
Vienna, Va.

Dear Sir: — Your letter of, etc.

Model for Ending - No.1.

Yours truly,  
W. W. Edwards.

Model for Beginning - No.2.

410 Wilton Street,  
Baltimore, June 18, 1890.Mrs. J. A. Quinn,  
Linden, La.

Madam: — We to-day send, etc.

Model for Ending - No.2.

Respectfully yours,  
A. J. Gilpin.

Trenton. N.J. Nov. 1892.

Mr. F. D. Fulton.

Vienna, Va.

Dear Sir:—Your letter of etc.

Yours truly,

W. W. Edwards.

410 Wilton Street

Baltimore, June 18. 1890

Mrs. J. A. Dunn,

Sinden, La

Madam:—We to day send, etc

Respectfully yours

A. J. Gilpin

## Family and Social Letters

Model for Beginning - No.1

Urbana, O. Jan. 30, 1890.

Dear Father,

We arrived here yesterday, etc.

Model for Ending - No.1.

Your loving son,

Thomas Frazier.

Mr. W. D. Frazier,

Iowa City, Iowa.

Model for Beginning - No.2.

115 Beacon St.,

Boston. Nov. 30, 1890.

Dear Friend,

I expect to go west soon, etc.

Model for Ending - No.2.

Sincerely yours,

Alice Neilson.

Miss Sena Sejune,

Xenia, Pa.

Arbana O. Jan 30, 1890

Dear Father,

We arrived here yesterday. etc.

You loving son

Thomas Frazier.

Mr. W. D. Frazier.

Evino. Iow.

115 Beacon St,

Boston, Nov. 30. 1890.

Dear Friend,

I expect to go west soon, etc

Sincerely yours:

Alice Neilon.

Miss Sena Sena Lijune.  
Venia, Pa.

## — Business Letter—Application for Situation. —

[ Heading.]

550 Fulton Street,

[ Place.]

[ Address.]

[ Date.]

New York, Jan. 4 1890.

Messrs. Jones &amp; Wilson,

725 Grand St., N. Y.

[ Body of Letter.]

[ Salutation.]

Gentlemen: I have noticed your advertisement for a clerk in to-day's paper, and shall be glad to secure the situation.

My age is nineteen and I am a graduate of the High School of Easton. Testimonials as to character, etc. are inclosed.

If I enter your employment it will be my earnest endeavor to serve you most efficiently.

Yours very respectfully,

[ Complimentary Closing.]

Robert Burgess.

[ Signature.]

Superscription of Envelope for this Letter is  
— given on page 22. —

Business Letter—Reply to one on page 18.



725 Grand Street,  
New York. Jan. 5, 1890.

Mr. Robert Burgess,

550 Fulton St. N.Y.

Dear Sir: — We are in receipt of your letter of the 4th relative to a position in our office. Your letter and testimonials impress us favorably, and we shall be glad to see you at our place of business on Monday next.

Yours truly,

Jones & Wilson.

This Letter is of about Commercial Note size.

Superscription of Envelope for this Letter is  
given on page 22. —

JONES & WILSON,  
DEALERS IN



FURNITURE

Theo F. Jones.  
Henry Wilson.

725 Grand Street,

New York, 18.....

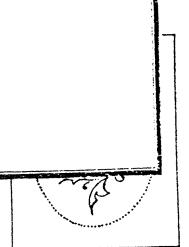
## Superscriptions of Letter Envelopes.



Mr. Robert Burgess  
550 Fulton St.,  
New York,  
N.Y.



Messrs. Jones & Wilson,  
725 Grand St.,  
New York,  
N.Y.



Mrs. W. H. Vincent,  
Bethlehem,  
Wayne Co.,  
Iowa.

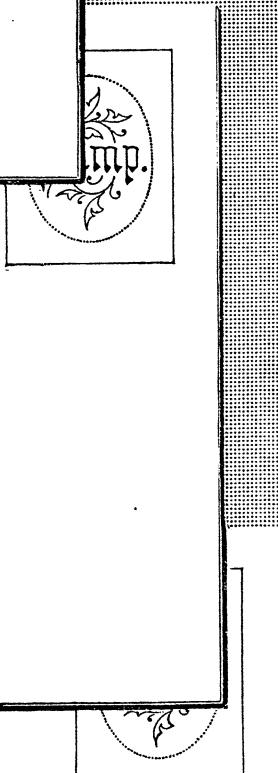
The Envelope at top of page is of  
Commercial Note size, -  $3\frac{1}{8} \times 5\frac{1}{8}$  inch-  
es. The next is Full Letter size, -  $3\frac{1}{4} \times$   
 $5\frac{1}{2}$  inches. The lowest Envelope is of  
Small Note size, -  $2\frac{1}{8} \times 5\frac{1}{4}$  inches.

The Envelopes represented on  
this page conform in dimen-  
sions to the Standard sizes  
in common use.

Superscriptions of Letter Envelopes.



The Envelope at top of page is of Commercial Note size, -  $3\frac{1}{8} \times 5\frac{1}{8}$  inches. The next is Full Letter size, -  $3\frac{1}{4} \times 5\frac{1}{4}$  inches. The lowest Envelope is of Small Note size, -  $2\frac{1}{8} \times 5\frac{1}{4}$  inches.



The Envelope represented on this page corresponds in dimensions to the Standard sizes in common use.

## Frugality.

He who is taught to live upon a little owes more to his father's wisdom than he that has a great deal left to him does to his father's care.

Wm. Penn.

## EXERCISES FOR DICTATION, BUSINESS FORMS, ETC.

The limited space of a copy book affords only room for a few models of business papers. There are other business forms that it would be well to have presented, and these are in part supplied on this and the following page.

*A line in the printed models represents a line written in this book or on cap paper.*

### *Bill for Work and Material.*

Harrisburgh, Pa., June 1, 1895.

James H. Parker,

To Samuel L. Avery, Dr.

To 975 feet Hemlock, 4x4, @ \$12.00	\$11 70	
" 6 days' labor on barn, " 2.50	15 00	\$26 70
Received pay't, by Note @ 30 days.		
Samuel L. Avery.		

### *Account Current.*

Galena, Ill., Sept. 20, 1891.

George L. Sampson,

In acc't with L. S. Gurney, Dr.

Apr. 9	To 9 yds. Irish Linen, @ 50c	\$4 50		
" 20	" 40 " Brown Sheetng, " 8c	3 20		
" "	" 3 prs. White Blankets, " \$3.00	9 00	\$16 70	
	Cr.			
Aug. 2	By Cash per James Fuller,	6 00		
" 19	" 2 days' work, @ \$4.00	8 00	14 00	
	Balance,			\$2 70

### *Exercises in Bill-making.*

#### I.

Charles Darling bought of Henry Case, Newark, N. J., Jan. 3d, 1893, 15 lbs. "A" sugar at 8½c; 4 pounds tea at 60c; 1 gal. N. O. molasses at 85c; 3½ lbs. cheese at 16c. Make out the bill.

#### II.

Judson Smith bought of Samuel Kimball, Lawrence, Kansas, March 29, 1890, 17 yds. calico at 7c; April 4, 25 yds. bleached muslin at 11c; May 1, 14 yds. black silk at \$1.75; same date he pays \$5.00 on account; May 15, 1 silk umbrella, \$4.50; 1 rug, \$3.75. Make out the bill.

### *Receipt for Merchandise.*

Pittsburgh, Pa., Nov. 15, 1891.

Received of A. V. Rexford, Three hundred bushels of winter wheat, to apply upon contract of October 24, 1891.

Benj. P. Riley.

### *Exercises in Drawing Receipts.*

#### I.

Samuel Shaw receives of H. D. Howard, at Auburn, N. Y., August 24, 1892, \$150 on account. Write the receipt for \$150, on account.

#### II.

Write receipt for \$200, paid yourself for services for current month as book-keeper, by R. C. Willard, at Wyoming, Pa., October 31, 1893.

### *Due Bill.*

\$118 70. Duluth, Minn., Oct. 2, 1892.

Due Edwin Evans, for value received, One hundred eighteen Dollars, payable in goods from our store.

Dumont & Carroll.

### *Individual Note payable at Bank.*

*(Where made.)* Greenville, N. H., June 8, 1889. *(Date.)*

*(Time.)* Thirty days after date, value received, *(Payee.)* (Negotiable phrase.) I promise to pay Henry Whitney, or order, *(Amount.)* (Where payable.) One hundred Dollars, at the Union Bank. *(No. of Note.)* (Matures.) *(Days of grace.)* (Maker.) No. 50. July 8/11/89. Nathan Farrar.

### *Joint and Several Note.*

\$800 00. Brooklyn, N. Y., Feb. 24, 1893.

One year after date, we jointly and severally promise to pay Paul Rand, or order, Eight hundred Dollars, with interest from date, value received.

Robert E. Perkins.  
Ernest R. Ewing.

### *Chattel Note.*

\$200 00. Hartford, Conn., Feb. 1, 1894.

Three months after date, I promise to pay H. C. Kingdon Two hundred Dollars, in groceries from my store, at market rates, value received.

Harvey D. Kinsley.

### *Exercises in Making Notes.*

#### I.

Make a sixty-days' negotiable note on interest, same date as bill, to pay the bill of Charles Darling for groceries purchased of Henry Case. (See Exercises in Bill-making.)

#### II.

Make a ninety-days' Bank Note, interest included, same date as last item in bill, to pay Judson Smith's bill of dry goods purchased of Samuel Kimball. (See Exercises in Bill-making.)

### *Sight Draft—payable on presentation.*

\$19 100. New Orleans, Nov. 24, 1890.

At sight, pay to the order of Almon Newton, Nineteen Dollars, value received, and charge to account of

M. A. Nugent.

To M. C. Aldrich,  
Augusta, Ga.

*Draft—payable Thirty days from date.*

\$95<sup>00</sup>. Indianapolis, Ind., Sept. 4, 1893.

Thirty days from date, pay to the order of J. D. Irving, Ninety-five Dollars, value received, and charge to account of

Isaac Jaques & Co.

To J. V. Zaner,  
Milwaukee, Wis.

*Exercises in drawing Drafts.*

I.

Make a draft payable at sight, in your own name at your own town and present date, on Geo. G. Castle, No. 8 Eagle St., Buffalo, for Twenty-five Dollars payable to the order of Chas. F. Hurd.

II.

Make a draft payable thirty days after date in your own name at your own town, present date, on First National Bank of Plainfield, N.J., for Fifty-five Dollars, payable to the order of John W. Jones.

*Bank Check.*

Lowell, Mass., April 15, 1895. No. 351.

*Dime Savings Bank.*

Pay to the order of Lyman Potter, \$95.50  
Ninety-five 50/100 Dollars.

Harvey Alden.

*Foreign Bill of Exchange.*

These are usually issued in sets of three, and sent by different routes or at different times, to guard against accident. The first of a set is given below. The second and third of the same set differ from the first only in number and in the phrase in parenthesis; which in the second is, “(first and third unpaid),” and in the third “(first and second unpaid).”

I. *Exchange for Philadelphia, Pa., May 1, 1893.  
£500.* Ten days after sight of this

First of Exchange (second and third unpaid), pay to the order of Henry Harris Five hundred Pounds Sterling, value received, and charge to account of

To *Baring Brothers, London, England.* } James Hamilton.  
No. 575.

*Letter,—Subscription to a Magazine.*

(Place) (Heading.) (Date.)  
Glenwood, N. J., Nov. 1, 1890.

(Address.)

To the Century Company,  
33 East 17th St., New York.

(Body of Letter.)

(Salutation.) Gentlemen,—Inclosed find a money order for three dollars (\$3.00); for which you will please send to my address, as given below, the “St. Nicholas Magazine” for one year, beginning with the first number of the present volume.

(Complimentary closing.) Respectfully yours,  
(Signature.) Geraldine Linsley,  
(Address, when not same as where written.) { P. O. Box 405,  
Lexington, Ky.

*Letter of Introduction.*

Willard's Hotel, Washington, D. C.,  
Jan. 2, 1894.

Mr. John Q. Walton,  
Xenia, O.,

My dear Sir,—Permit me to introduce to you the bearer, who is my valued friend, Mr. William Vernon. He will make a brief visit in your city on his way to the West; and any attention it may be convenient for you to show him, will not only be fully appreciated by him, but also cordially reciprocated by

Your friend,  
Walter Xavier.

*Exercises in Letter Writing.*

William Vernon writes from St. Louis, Mo., Jan. 15th, 1894, to his friend Walter Xavier, at Willard's Hotel, Washington, D. C., telling him how well he was received and entertained by Mr. John Q. Walton of Xenia, O., during his visit in that city, and thanking him for the above introduction to Mr. Walton.—Write a letter embracing these points. Names of persons and places may be changed to those familiar to the pupil.

*Choice Selections.*

1. *Energy.*

A man is relieved and gay when he has put his heart into his work and done his best; but what he has said or done otherwise shall give him no peace.

2. *Attention.*

See that you lose nothing by inattention and delay; be deliberate and sure in forming plans and prompt and efficient in their execution.

E. Rich.

3. *Method.*

Early habits of method and regularity will make a man very exact in the performance of all his duties and punctual in his payments.

George Crabbe.

4. *Politeness.*

A man endowed with great talents without good breeding is like one whose pockets are full of gold, but who lacks change for every-day use.

Steele.

5. *Truthfulness.*

Truthfulness is the corner-stone in character; and if it is not firmly laid in youth there will ever after be a weak spot in the foundation.

6. *First Make a Bargain*

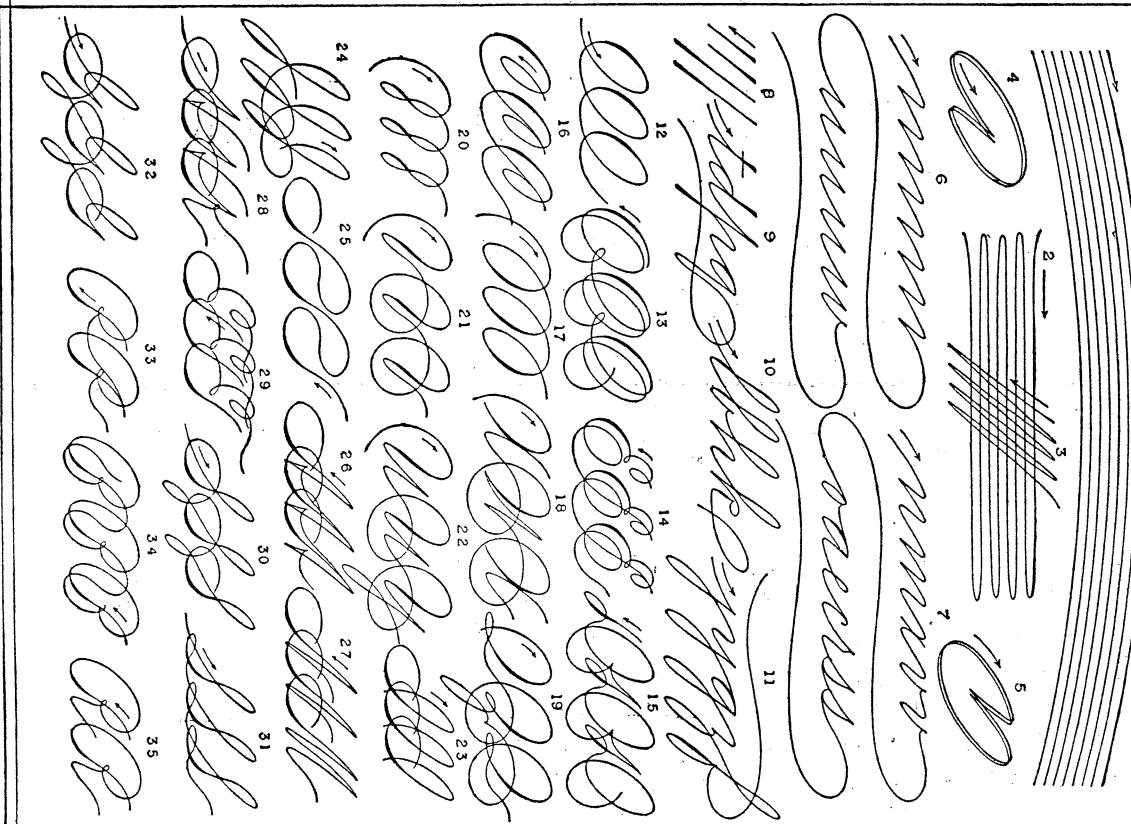
For everything you buy and sell, let, or hire, make an exact bargain at first, and be not put off to an hereafter by one that says, “We shall not disagree about trifles.”

## MOVEMENT.

**a** Form, in writing, is the picture of movement, and movement the result of a proper action of the writing muscles. These muscles, therefore, before we can expect a satisfactory handwriting, are to be rendered strong, and supple. This can be done by judicious drill in the Movement Exercises given here and in the other books of this series.

*THIRD*  
*Movement-Drill Exercises.*  
*SERIES.*

## Movement-Drill Exercises.



COUNTS

The pupils should move promptly to the counting, making the horizontal strokes, with the fore-arm movement, sliding the hand on the nails of the third and fourth fingers, with the wrist off the desk, holding the pen lightly and with its points pressing equally upon the paper.

**The Whole-arm Movement** is used in striking large capitals, in flourishing, and sometimes in movement-drill exercises. It consists in the action of the whole arm, from the shoulder, with the elbow raised, the hand gliding upon the nails of the third and fourth fingers. Modified by using the arm rest, it becomes the fore-arm movement.

**DIRECTIONS.**

**The Whole-arm Movement** is used in striking large capitals, in flourishing, and sometimes in movement-drill exercises. It consists in the action of the whole arm, from the shoulder, with the elbow raised, the hand gliding upon the nails of the third and fourth fingers. Modified by using the arm rest, it becomes the fore-arm movement.

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